

FIG. 1

30

	Business Administration	Product Management	Acquisitions	Customer Portfolio Management	Customer Service and Sales	Product Operations	Customer Accounting	Financial Management
Planning & Analysis	Business Planning	Sector Marketing Plans	Acquisition Planning and Oversight	Customer Portfolio and Analysis	Customer Servicing and Sales Planning	Product Operations Management	Customer Accounting Policies	Risk Management
	Business Architecture	Managing Products		Credit and Risk Management				
Checks & Controls	Business Unit Administration	Product Development and Deployment	Target Lists (Prospecting)	Application Processing	Case Handling	Operations Administration	Reconciliations	Securitization
	Manage Alliance Relationships			Customer Behavior Decisioning	Service/ Sales Administration			Financial Control
Execution	Policy & Procedure Manuals	Marketing	Campaign Execution	Customer Profile	Sales and Cross-Sell	Authorizations	Billing	Treasury
	HR Management			Contact/ Event History	Servicing (Dialogue Handler)	Financial Capture	Payments	Financial Consolidation
	Administer Alliance SLAs	Market Research		Correspondence		Product Processing	Customer Account	Collections and Recovery
	Audit/ QA/ Legal	Product Directory				Rewards Management		
	Facilities				Smart Routing	Inventory Management	Merchant Operations	
	Develop and Operate Systems							
	Accounting and G/L							

FIG. 2

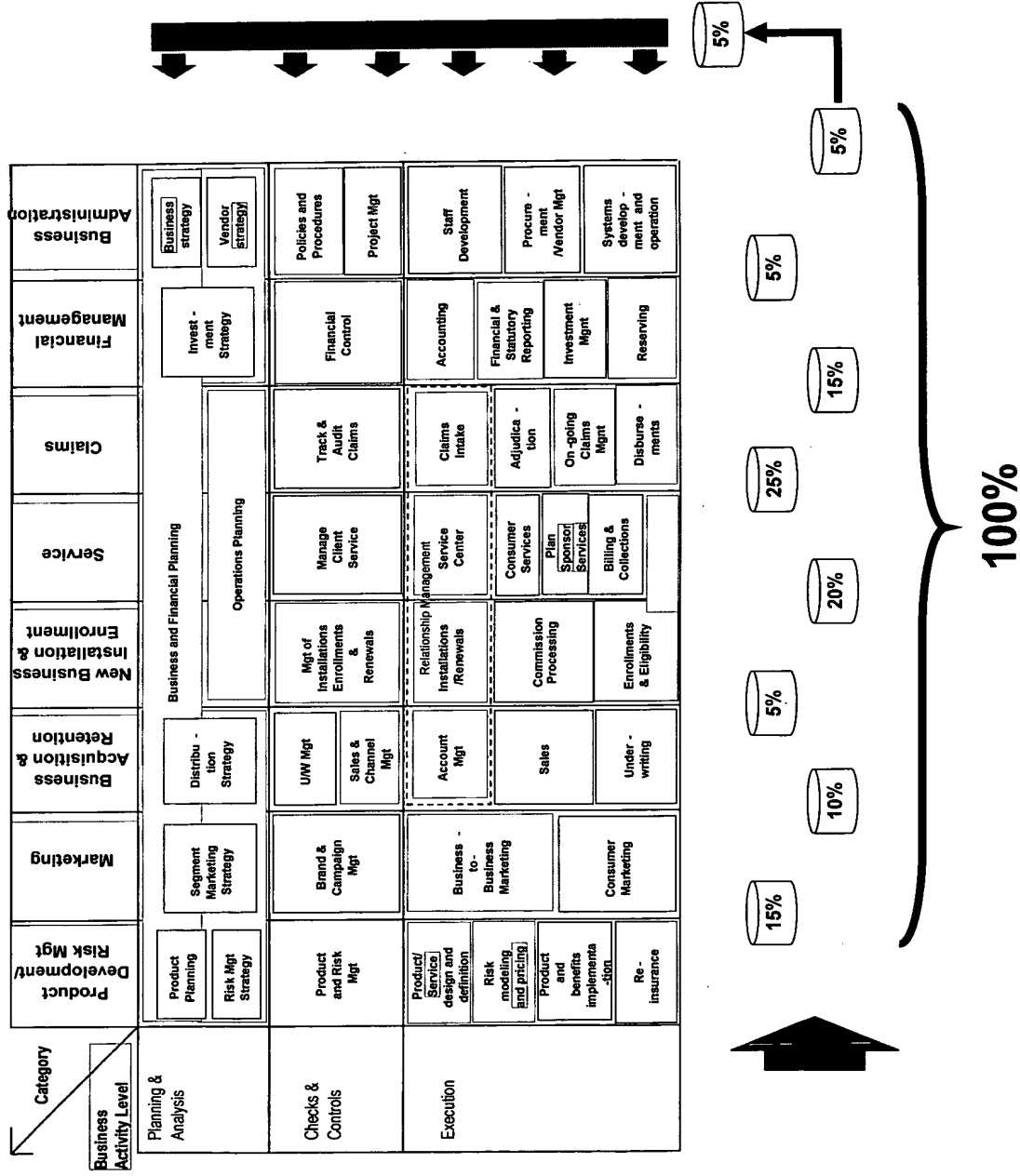
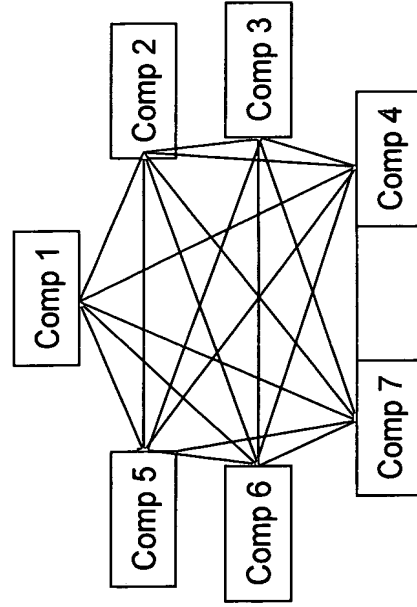
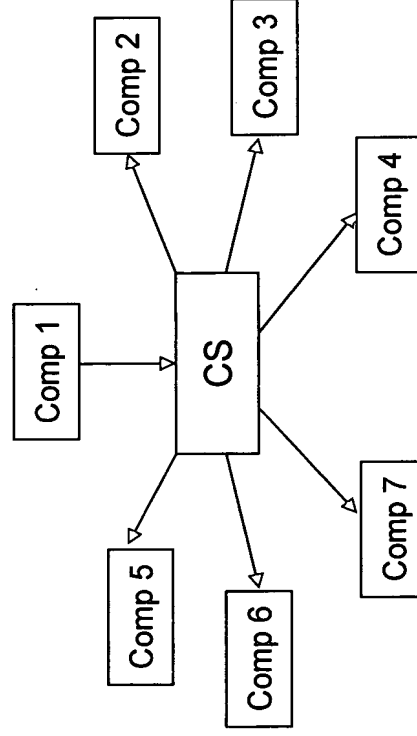


FIG. 3

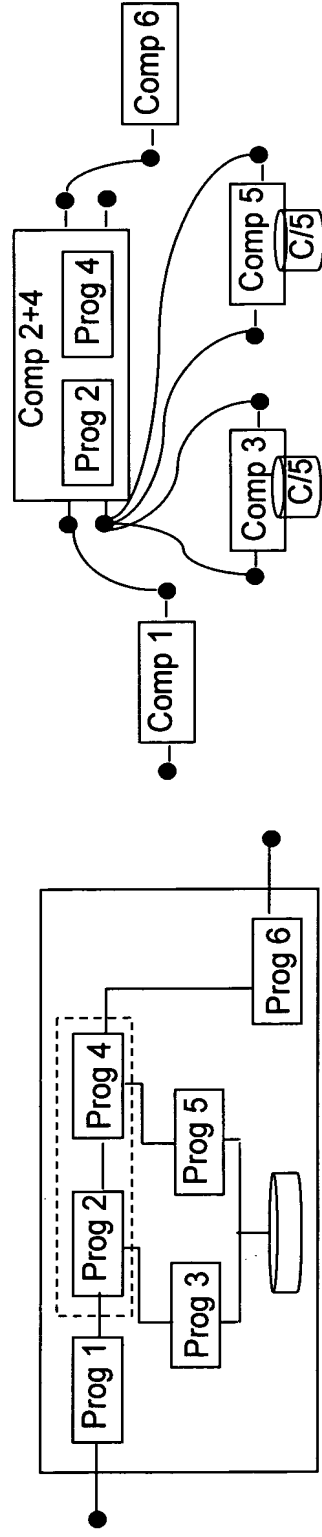


$$1 \text{ Update} = (n-1) * (n-2) * \text{fn}(\text{error})$$



$$1 \text{ Update} = 1 + (n-1)$$

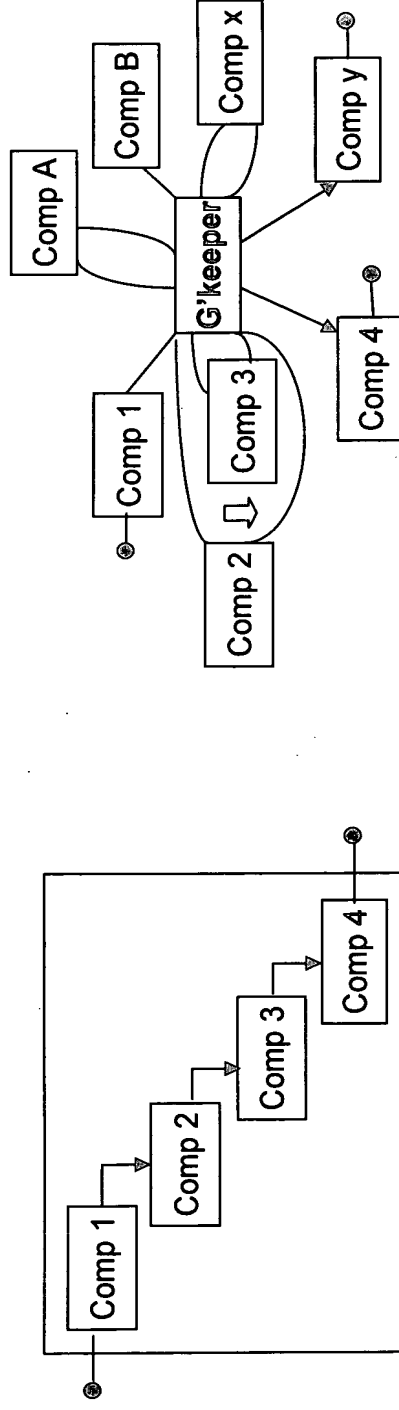
FIG. 4



1 end to end transaction

5 decoupled capabilities
(2 consolidation servers shown)

FIG. 5



1 Business Event = 1 Business Process

1 Business Event = 3 Processes

FIG. 6